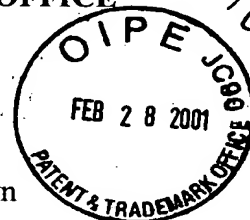


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



In re PATENT APPLICATION OF

RITTER et al

Group Art Unit: Unknown

Appln. No.: 09/701,288

Examiner: Unknown

Filed: November 28, 2000

RECEIVED

MAR 07 2001

Title: PAYMENT TRANSACTION METHOD AND PAYMENT TRANSACTION SYSTEM
Technology Center 2600

RECEIVED

MAR 09 2001

February 28, 2001

Technology Center 2100

INFORMATION DISCLOSURE STATEMENT

Hon. Commissioner of Patents
Washington, D.C. 20231

Sir:

I hereby certify that each enclosed document listed on the herewith Form PTO-1449 was cited in the attached International Search Report, dated May 29, 2000, issued in a counterpart foreign application not more than three months ago.

See the degree of relevancy (category) and the particular passages cited for each document in that Search Report.

The Information Disclosure Statement is being filed within three months of the filing date of this application.


This Information Disclosure Statement is intended to be in full compliance with the rules, but should the Examiner find any part of its required content to have been omitted, prompt notice to that effect is earnestly solicited, along with additional time under Rule 97(f), to enable Applicant to comply fully.

Consideration of the foregoing and enclosures plus the return of a copy of the herewith Form PTO-1449 with the Examiner's initials in the left column per MPEP 609 along with an early action on the merits of this application are earnestly solicited.

Respectfully submitted,

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By


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